

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Randy L Ruppert
Denise A Ruppert
Debtors

Case No. 21-01691-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 08, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2021:

Recip ID	Recipient Name and Address
db	+ Randy L Ruppert, 384 Tree Line Park., Apt. 1023, San Antonio, TX 78209-1859
jdb	+ Denise A Ruppert, 301 N. Progress Avenue, Apt. J11, Harrisburg, PA 17109-6521
5428182	Credit First N.A., P.O. Box 81315, Cleveland, OH 44188-0315
5428185	+ MRS Associates, Inc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
5428184	Met-Ed, P.O. Box 3687, Akron, OH 44309-3687
5428187	+ PennyMac Loan Services, LLC, P.O. Box 514387, Los Angeles, CA 90051-4387
5428200	+ Turnstile Capital Management, PO Box 88740, Sioux Falls, SD 57109-8740

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Nov 08 2021 23:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5428176	+ EDI: CAPITALONE.COM	Nov 08 2021 23:48:00	Capital One Bank USA, ATTN: Bankruptcy Dept., P.O. Box 30285, Salt Lake City, UT 84130-0285
5428177	+ EDI: CAPITALONE.COM	Nov 08 2021 23:48:00	Capital One/Walmart, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5428178	+ EDI: WFNNB.COM	Nov 08 2021 23:48:00	Comenity Bank/ Lending Club, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
5428183	+ Email/Text: bankruptcy@hsn.net	Nov 08 2021 18:42:00	HSNI LLC, 1 HSN Drive Street, Saint Petersburg, FL 33729-0001
5428186	+ EDI: AGFINANCE.COM	Nov 08 2021 23:43:00	OneMain, Attn: Bankruptcy, P.O. Box 3251, Evansville, IN 47731-3251
5428188	Email/Text: bankruptcynotices@psecu.com	Nov 08 2021 18:42:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
5428190	Email/Text: claimsdepartment@sunnova.com	Nov 08 2021 18:42:00	Sunnova Energy Corporation, 20 Greenway Plaza #540, Houston, TX 77046
5428189	+ EDI: DRIV.COM	Nov 08 2021 23:48:00	Santandar Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244
5428191	+ EDI: RMSC.COM	Nov 08 2021 23:48:00	Syncb/Amazon, P.O. Box 965060, Orlando, FL 32896-5060
5428194	+ EDI: RMSC.COM	Nov 08 2021 23:48:00	Syncb/Lowes, P.O. Box 965060, Orlando, FL 32896-5060
5428195	+ EDI: RMSC.COM	Nov 08 2021 23:48:00	Syncb/Old Navy, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5428199	+ EDI: RMSC.COM	Nov 08 2021 23:48:00	Syncb/Value City Furniture, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5428192	+ EDI: RMSC.COM		

District/off: 0314-1
Date Rcvd: Nov 08, 2021

User: admin
Form ID: 318

Page 2 of 3
Total Noticed: 30

5428197	+ EDI: RMSC.COM	Nov 08 2021 23:48:00	Syncb/care credit, Attn: Bankruptcy, P.O Box 965064, Orlando, FL 32896-5064
5428198	+ EDI: RMSC.COM	Nov 08 2021 23:48:00	Syncb/qvc, P.O. Box 965064, Orlando, FL 32896-5064
5428498	+ EDI: RMSC.COM	Nov 08 2021 23:48:00	Syncb/sams Club, P.O. Box 965060, Orlando, FL 32896-5060
5428201	EDI: USAA.COM	Nov 08 2021 23:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5428179	+ EDI: WFNNB.COM	Nov 08 2021 23:43:00	USAA Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-0544
5428180	+ EDI: WFNNB.COM	Nov 08 2021 23:48:00	comenitybank/wayfair, attn: Bankruptcy, P.O Box 182125, Columbus, OH 43218-2125
5428181	+ EDI: WFNNB.COM	Nov 08 2021 23:48:00	comenitycb/myplacerewards, attn: Bankruptcy, P.O Box 182125, Columbus, OH 43218-2125
5428193	+ EDI: RMSC.COM	Nov 08 2021 23:48:00	comenitycb/overstock, P.O Box 182125, Columbus, OH 43218-2125
5428196	+ EDI: RMSC.COM	Nov 08 2021 23:48:00	syncb/litt, attn: Bankruptcy, P.O Box 965060, Orlando, FL 32896-5060
		Nov 08 2021 23:48:00	syncb/ppc, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Lawrence G. Frank (Trustee)	lawrencegfrank@gmail.com PA39@ecfbis.com
Leah M Stump	on behalf of Debtor 1 Randy L Ruppert lstump@shepleylaw.com
Leah M Stump	

District/off: 0314-1
Date Rcvd: Nov 08, 2021

User: admin
Form ID: 318

Page 3 of 3
Total Noticed: 30

on behalf of Debtor 2 Denise A Ruppert lstump@shepleylaw.com

Rebecca Ann Solarz

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Randy L Ruppert

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2938

EIN --_-----

Debtor 2

Denise A Ruppert

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3879

EIN --_-----

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:21-bk-01691-HWV

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Randy L Ruppert

Denise A Ruppert
aka Denise A. House**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk11/8/21**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.